

occupation being an attorney. Also 111.34 would mean inferior intelligence, less than 8th grade education and industrial failure, his work being odd jobs.

This enables a simple index, making it possible to locate and evaluate men easily. Also each number serves as a check upon the other, as a man with a 4 in his formula must be taken seriously, and a 1 means that he should be suspected of incapacity. As a matter of fact the formulas are very consistent, it being rare to find both a 1 and a 4 in the same formula.

Naval Hospital, Mare Island, Cal.

Correspondence.

MEDICAL EXAMINERS' ASSOCIATION.

To the Editor: If it is not too late, I would like to have some notice put in the next number of the State Medical Journal informing the medical examiners of the Exemption Boards that an Association of these examiners will be organized at the time of the State Medical Society meeting in Santa Barbara in April.

Very truly yours,

HENRY H. SHERK.

Pasadena, Cal., March 10, 1919.

ADVICE FROM A COLLECTOR.

March 7, 1919.

To the Editor:—

A few practical suggestions and a little legal advice taken together, make a good tonic for the average doctor's finances. My observations indicate that the ethics, and the professional interest taken by most surgeons and medical men in the performance of their duty to their patients, leaves too little time for the analyzing of their office records. Consequently the simplest system of keeping records that provides all that is required by law is what you must have and to present a case in court in proper form, the original book or books are needed where the suit is on a book account. The book account should be commenced or opened to show the full names of all parties whom you expect to hold responsible, the date of rendering the services, what the services were, and to whom rendered. The account outlaws four years from the date of the last service or the last credit on the account. (Ref. 24 Cal. App. Dec. Page 166.)

Now for the practical suggestions: You want a card system indexed alphabetically and numerically, then have your secretary send out statements regularly each month to all. By so doing, your best patient understands that your office is being run in a business-like manner and will take no offence.

A doctor's services come under the head of necessities and should receive the same attention that a grocery account is usually given. Following that line of reasoning the wage earner should regularly take care of his doctor and the business man should remit immediately when the statement of account is received by him.

My idea in this letter is to caution the medical

profession against the lack of system in the office and the usual inclination to grant unlimited extension of time on your accounts receivable.

In opening a new account, you should be particular to take all the information which might be of service to you later, in case the patients were to die, leave the country, become dissatisfied with your services or the amount of your claim. In short keep a perfect system of accounts.

Very truly yours,

H. G. BITTLESTON.

March 7, 1919.
San Francisco.

ASSEMBLY BILL NO. 798.

To the Editor:—In answer to your invitation for an expression of views from the medical profession with reference to the present Workman's Compensation Law, I desire to call the attention of the profession and others interested to an amendment to Section 9 of said law, which was introduced in January, 1919, and known as Assembly Bill No. 758.

Doubtless the insurance companies will oppose its passage as being too "democratic." They now have a monopoly, and designate the physician regardless of the wishes of the patient, his family or friends, or the physician who may have been called to attend the case. When requested by either to allow a physician other than the one designated by them to continue with the case the usual answer is, "Yes, if the bills are met by the injured party or his friends."

Some cases in point: A man is sent to me by his employer late at night with a broken leg, both arms broken, and numerous scalp wounds. I work all night fixing him up and trying to keep him alive. Three days later the company's agent telegraphs from Los Angeles to their "designated" physician to take charge of the case, which he attempts to do without so much as "by your leave." If the case is taken over by a new physician he must remove casts, bandages, dressings, take new x-ray pictures perhaps, before he can intelligently handle the case, and the injured employee must suffer the extra pain and discomfort to satisfy the mandates of the insurance companies who have made special arrangements with a certain number of physicians and surgeons in each community to handle their cases.

Another example of the working of the present law: An employee is injured some distance out in the country; the employer phones to a physician nearest the location to come. The doctor responds and takes the patient to a hospital, and when he is on the operating table a phone request is received from the insurance agent to turn the case over to a "designated" surgeon, which necessitates the further travel of twenty miles before relief is had. The employee must endure the extra suffering and delay in consequence of the removal, or pay his own bills.

Many such cases of injustice may be expected under the present law.

It would seem reasonable to expect that the just interests of the insurance companies would

be properly conserved by allowing the recognized medical societies throughout the State to have some voice in determining who are competent to handle such cases. The present unethical system engenders jealousy and animosity among physicians and does not secure the best possible professional skill.

Some have advanced the argument that the matter was settled and there was no use trying to change it. A question is never settled until settled right.

F. L. DERBYSHIRE,

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AGAINST MONOPOLISTIC STATE ACCIDENT INSURANCE.

To the Editor:—Kindly permit me to take advantage of the editorial request in the February number of the Journal, to be heard with reference to the Industrial Accident Insurance.

Before Accident Insurance came into being the manner in which injured employees were often permitted to suffer badly through poverty and the indifference of the employer became a scandal. It resulted in much unwholesome litigation, the result of which was far from satisfactory in most cases. It is not strange that a necessity developed in the minds of the public for some remedy for this evil. Unfortunately the remedy which has been attempted in California is so positively political in its nature, that it is a grave question, either the benefits accruing from its action have in any measure whatsoever outweighed the evil. In the first place the rank and file of the Medical Profession were neither consulted nor considered by the politicians in Sacramento in jamming through this bill. A few of the better known men among the officials of the various Medical Societies of this State were taken into consultation, cajoled or brow-beaten into admitting that this measure was "going to come anyway" and they had better accept it on whatever terms the politicians might wish to offer and so it became a law.

The fact that physicians and surgeons should be required to have their bread and butter sacrificed in an attempt to give to the laboring man, not only care during an injury and convalescence therefrom, but also compensation so that he would practically miss nothing through his misfortune is not fair. We do not complain about the proper care of the laborer, who is so unfortunate as to receive an injury while working at his job. However, if he is worthy of bread and butter and care, so is the doctor.

We will suppose that we had no Insurance Law and hence, no Insurance Commission. By way of illustration, we would like to ask a few questions. Would a longshoreman be regarded as necessarily fitted to become a chairman of such a Commission, and supervise the handling of surgical cases? Would a mediocre attorney be regarded as much better fitted for the same position? Does it seem reasonable that recently graduated medical men with scant experience would be the safest individuals to handle such work?

There seems under the present law to be no discrimination in the care of injured individuals. Contributory negligence and alcoholism or mental or physical unfitness for his job do not seem to be considered at all in the handling of these cases. It is like riding down a street in a golden chariot, sowing nickles broadcast in the vain hope of abolishing poverty.

The statement is made "That Workman's Compensation is and must be." This statement is a partisan allegation in the nature of political propaganda. It argues neither for nor against Workman's Compensation. The statement that the "free choice of physician can not be left to the employee" is also political propaganda. If the workman were permitted to choose his own physician and be placed on his own responsibility to meet the bills, then received a straight compensation in lieu of wages, it would simplify the whole matter. It would of course be distressing to several political clans to have to let go of a monopoly of the Accident Insurance business, but it would be vastly more satisfactory, give much better results to the employee and rid the whole business of the bulk of dissatisfaction which now exists.

The old insurance companies have written accident insurance for many years. It has been written with some discrimination as to the fitness of the insured to carry insurance. The insured has never been compelled to submit to the care of a doctor that he cordially disliked or in whom he had no confidence. The doctor has always had an opportunity to a fair chance to care for such patients, as saw fit to employ him. There is no just reason why Industrial Accident Insurance should create a monopoly on the part of a few political favorites. The existing state of affairs is pauperizing to the employee and offers a ghastly pittance to the doctor.

Yours respectfully,

ETHAN H. SMITH.

San Francisco, California.

February 14, 1919.

(Comment: Dr. Smith concedes that the condition which brought about the Workmen's Compensation Act necessitated some remedy "in the minds of the public," but says that the Industrial Accident Commission is "so positively political in its nature that it is a grave question whether the benefits accruing from its action have in any measure whatsoever outweighed the evil." He also complains that the medical profession was neither consulted nor considered in the enactment of this law; that the act as it operates imposes an unjust burden on the medical profession for the benefit of labor.

Unquestionably the medical profession and the legal profession have by this act been subordinated in the interests of the greater good. Neither profession so far as we know did anything in a collective or united way to assist in the framing of the act. It may be that neither profession in a collective way was consulted by those who sponsored the law, but this could be readily answered by the statement that neither profession has ever evidenced any collective and united interest in social welfare questions. If the medical profession would, as an organization, undertake public health work and give the necessary leadership to the well defined present determination on the part of the public to remedy public health conditions, the profession would soon exercise its due amount of influence, the lack of which is now so keenly felt by many individuals.

That the Workmen's Compensation Act is here to stay is amply evidenced by the repeated votes of confidence that the people at large have given to the Commission and its work. At the last election a constitutional amendment was adopted at the request of the Commission greatly amplifying its power. The statement in the editorial that workmen's compensation "is and will be" is uncontroversially warranted by the facts.

The answer to the whole question so far as the individual physician is concerned is to join the League for the Conservation of Public Health and thereby give some effective expression to the views of the profession.)